

FIGURE 1

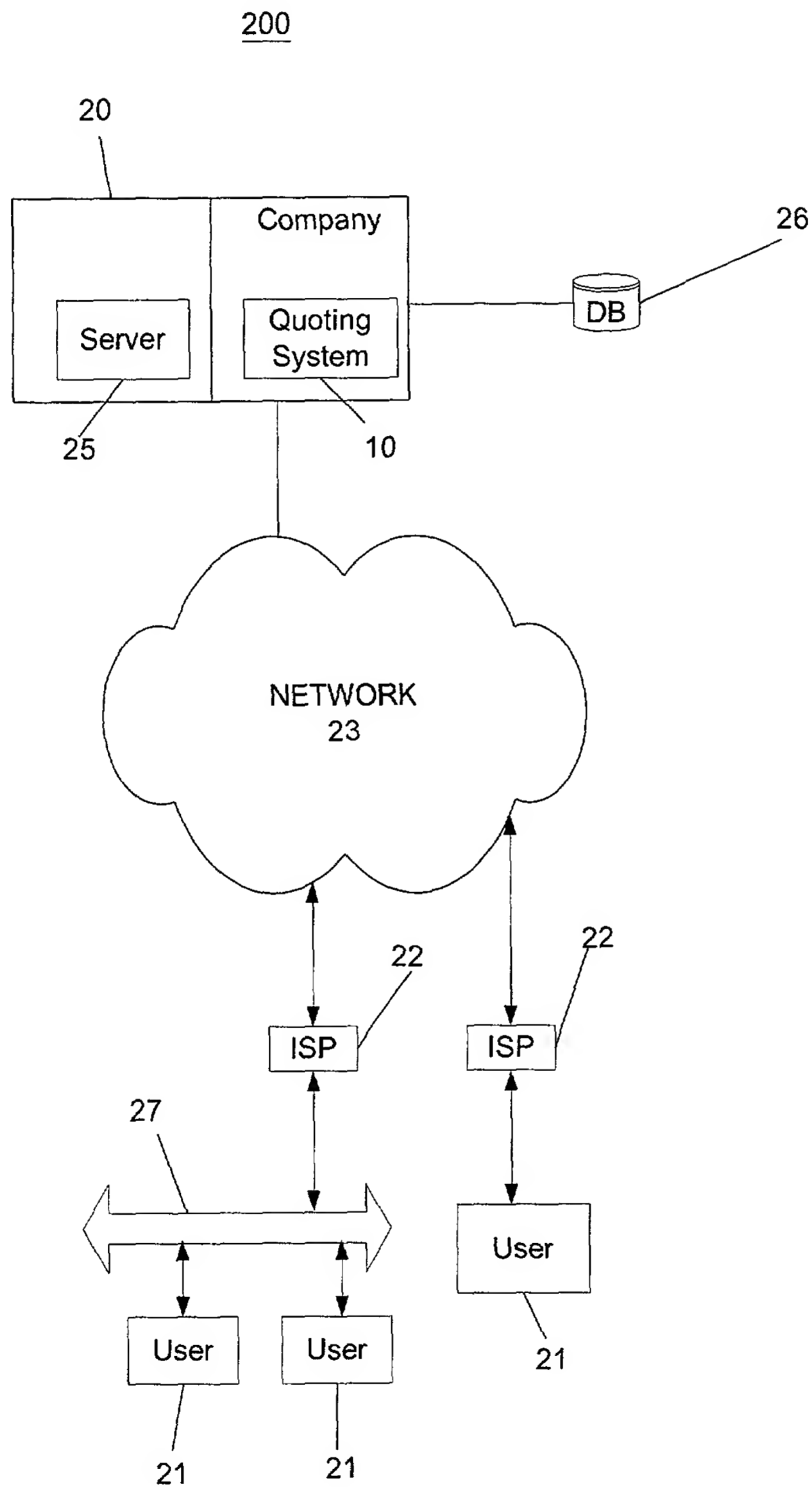


FIGURE 2

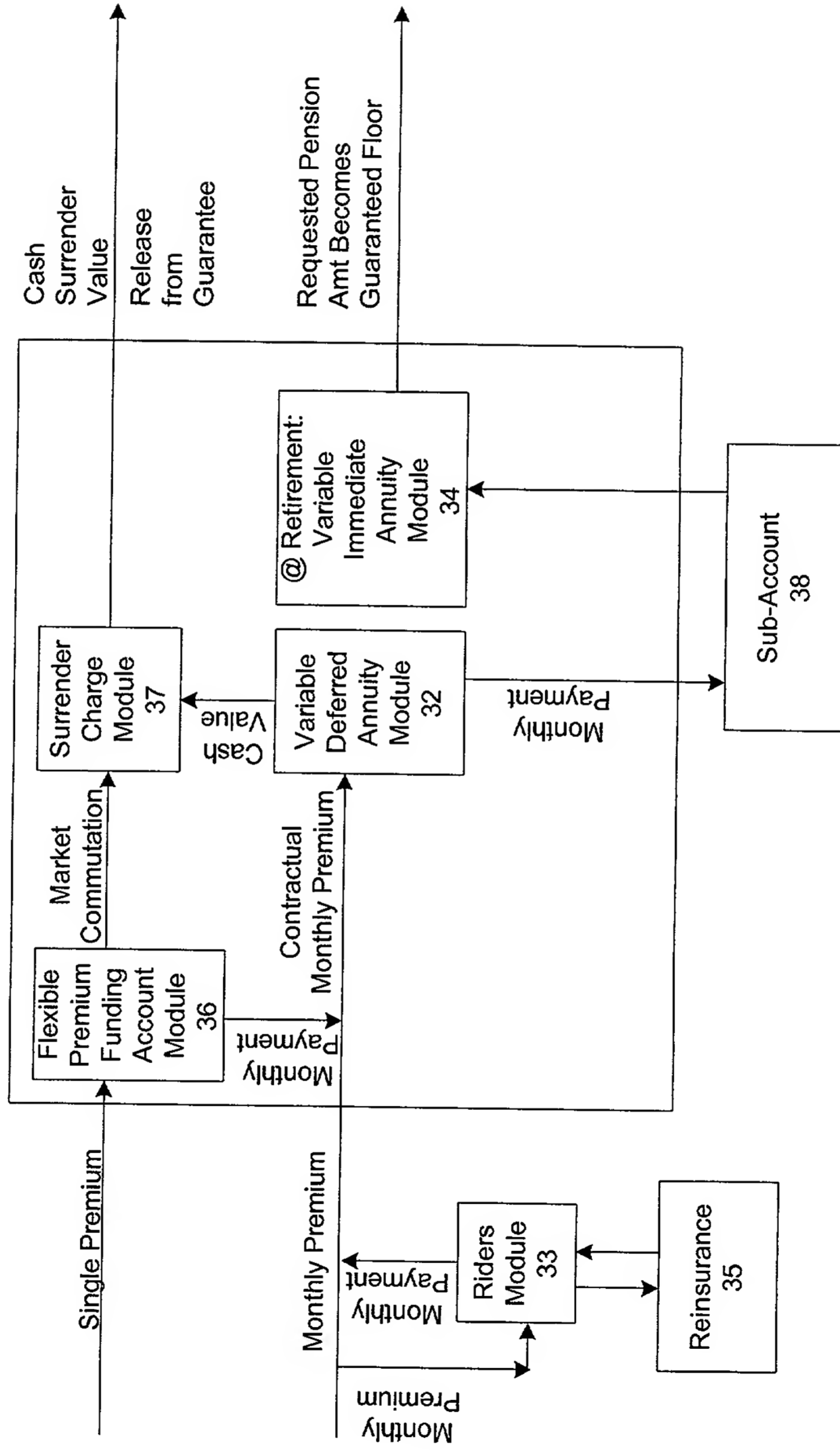


FIGURE 3

400

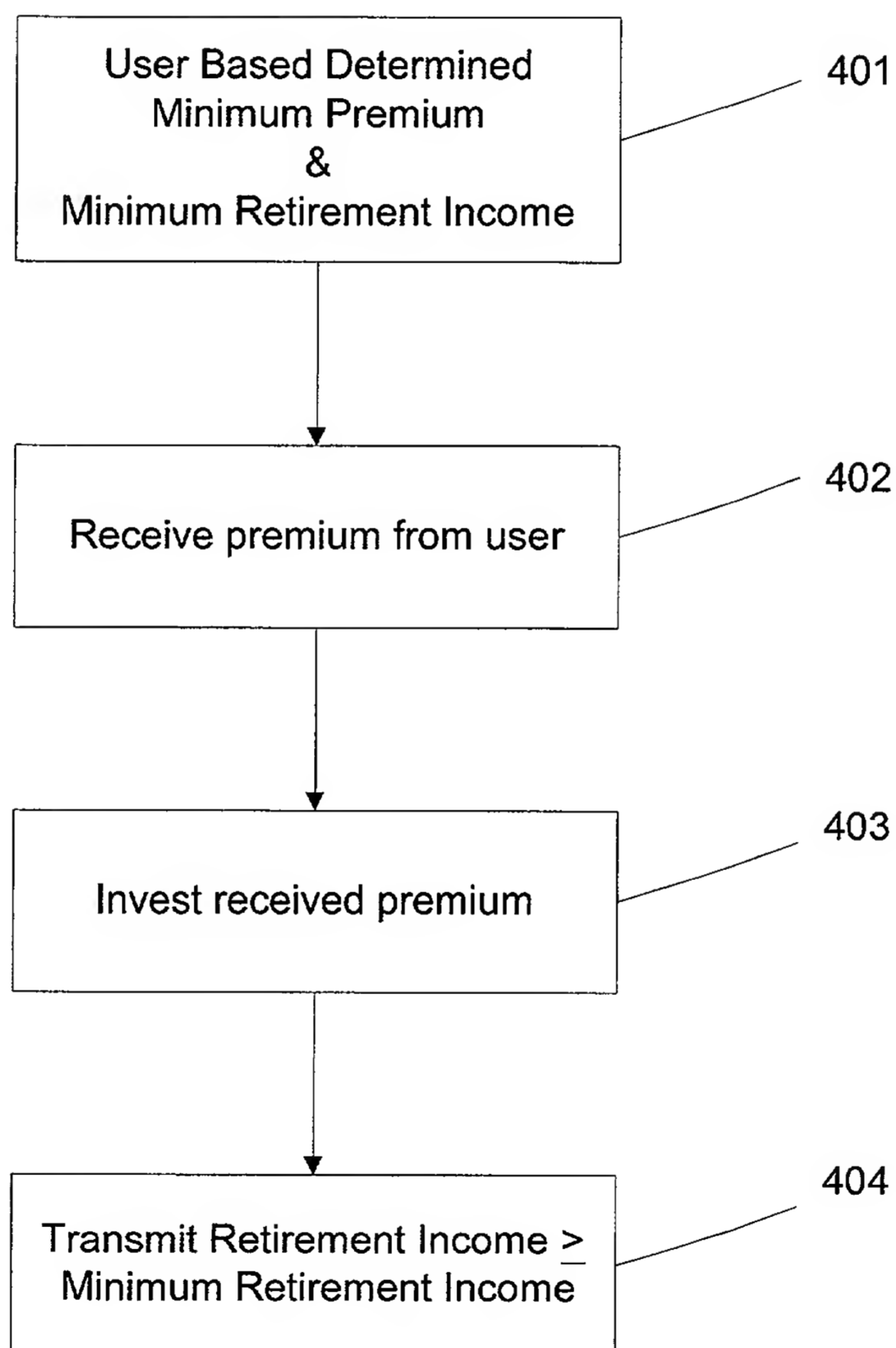


FIGURE 4

System and Method for Guaranteeing Minimum
Periodic Retirement Income Payments Using an
Adjustment Account

by Geoffrey STIFF et al.
U.S. Application Serial No. 10/083,250
filed February 27, 2002
Attorney Docket No. 52493.000251
Sheet 5 of 8

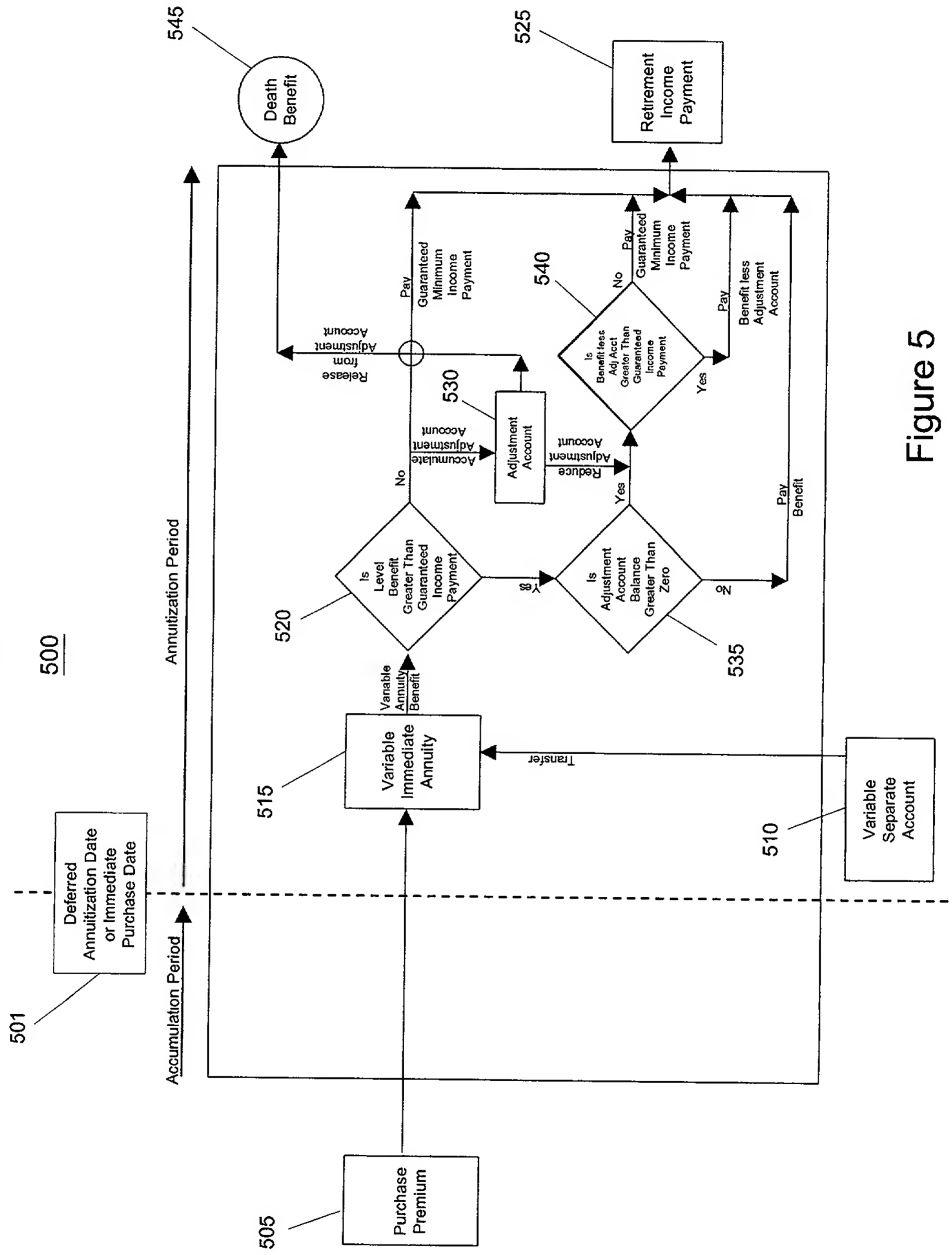


Figure 5

System and Method for Guaranteeing Minimum
Periodic Retirement Income Payments Using an
Adjustment Account
by Geoffrey STIFF et al.
U.S. Application Serial No. 10/083,250
filed February 27, 2002
Attorney Docket No. 52493.000251
Sheet 6 of 8

600

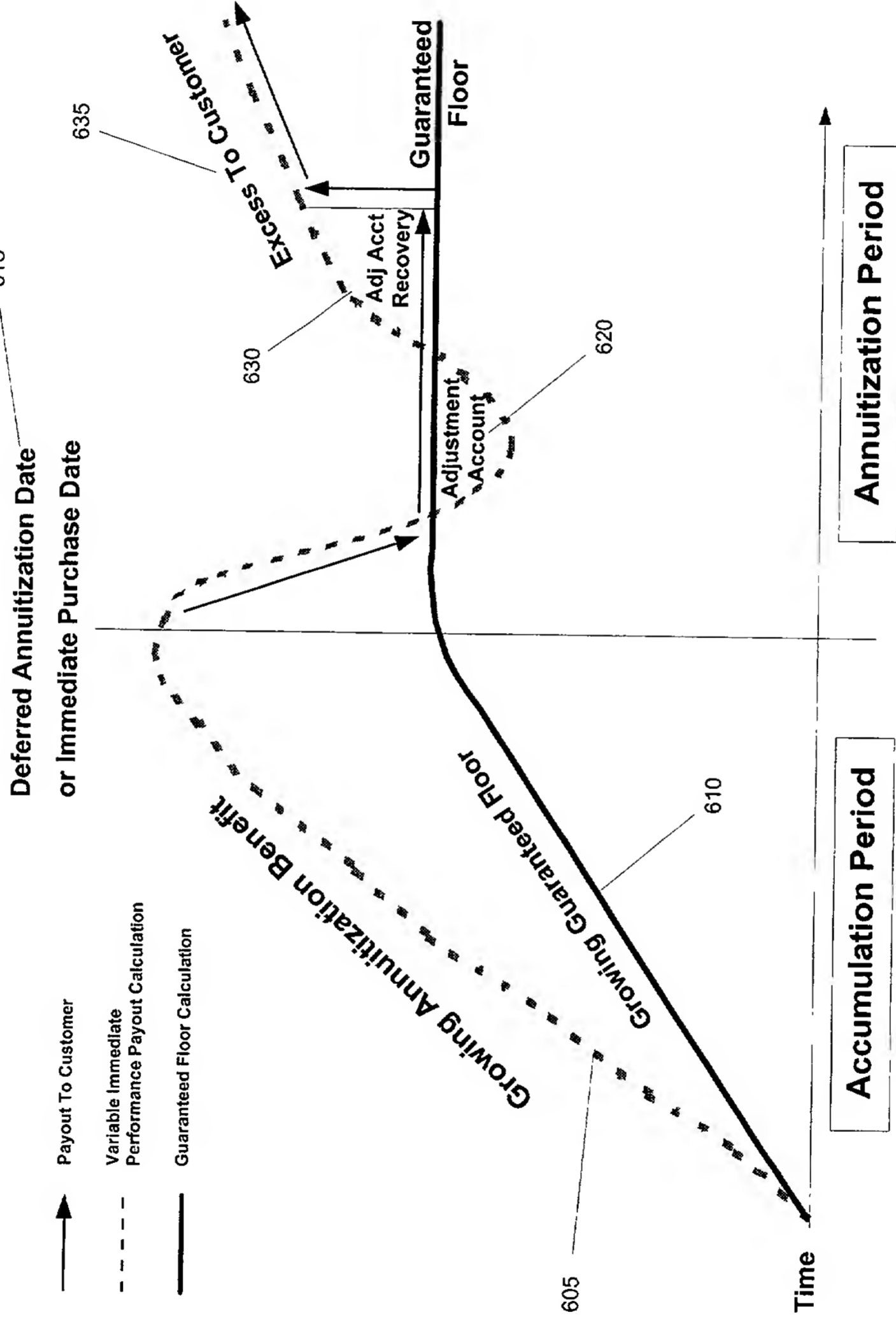


Figure 6

System and Method for Guaranteeing Minimum
Periodic Retirement Income Payments Using an
Adjustment Account

by Geoffrey STIFF et al.
U.S. Application Serial No. 10/083,250
filed February 27, 2002
Attorney Docket No. 52493 000251
Sheet 7 of 8

700

Guaranteed Minimum
Periodic Retirement Income Payment

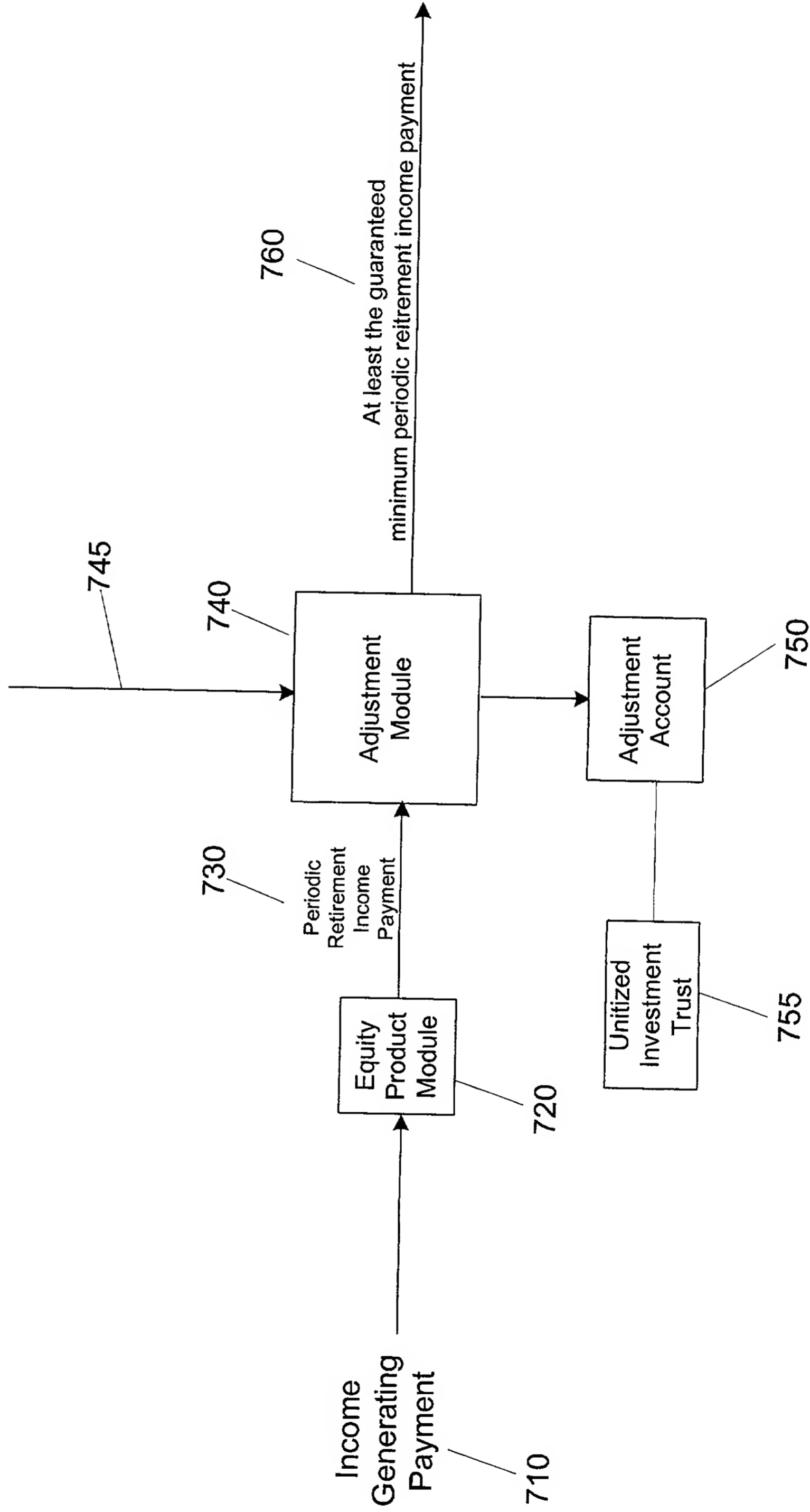


FIGURE 7

System and Method for Guaranteeing Minimum
Periodic Retirement Income Payments Using an
Adjustment Account
by Geoffrey STIFF et al.
U.S. Application Serial No. 10/083,250
filed February 27, 2002
Attorney Docket No. 52493 000251
Sheet 8 of 8

805

Annuitization Date

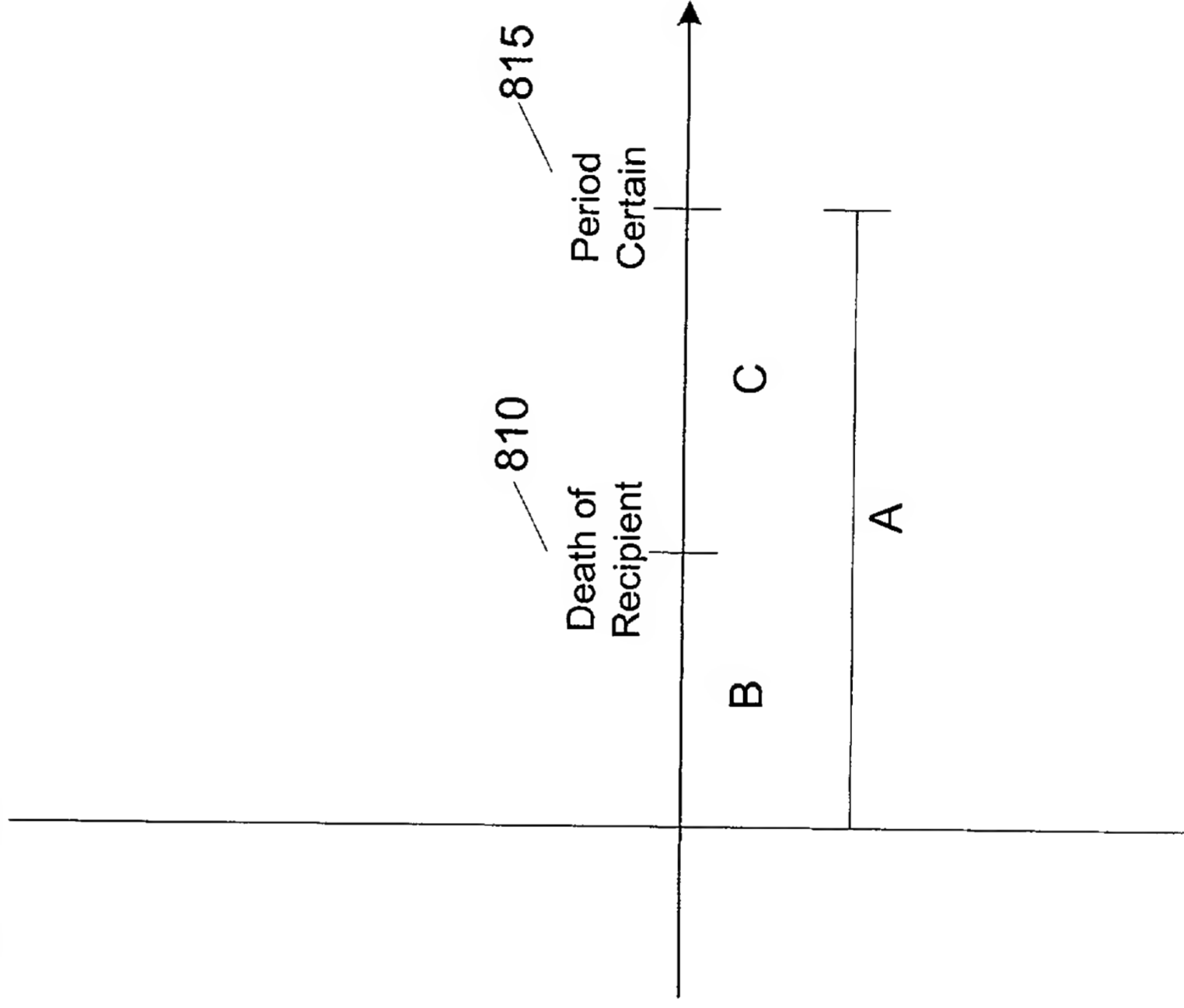


FIGURE 8